

**Information to identify the case:**

Debtor 1	<b>Ruben D. Lopez</b>	Social Security number or ITIN	xxx-xx-6011
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>15-10031-RG</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ruben D. Lopez

8/5/20

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Ruben D. Lopez  
DebtorCase No. 15-10031-RG  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 20

Date Rcvd: Aug 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2020.

db +Ruben D. Lopez, 54 Lodi St, # 2A, Hackensack, NJ 07601-5385  
 515257796 First Comp, PO Box 650028, Dallas, TX 75265-0028  
 518902638 +RUBEN D. LOPEZ, 54 LODI ST., #2A, HACKENSACK, NJ 07601-5385  
 515257800 Rahway Emerg Meds, c/o BB Collections, PO Box 2137, Toms River, NJ 08754-2137  
 515257801 Robert Wood Johnson at Rahway Hosp, 865 Stone St, Rahway, NJ 07065-2742  
 515374553 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,  
 PO Box 245, Trenton, NJ 08695-0245)  
 515257803 State of NJ Div of Taxation, 50 Barrack St, Trenton, NJ 08608-2006  
 515257802 State of New Jersey, Division of Taxation, 50 Barrack St, Trenton, NJ 08608-2006  
 515257805 Valley Health Med Group, 15 Essex Rd Ste 504, Paramus, NJ 07652-1458

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg

E-mail/Text: usanj.njbankr@usdoj.gov Aug 06 2020 00:29:40 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 06 2020 00:29:38 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr EDI: IRS.COM Aug 06 2020 03:43:00 United States of America (Internal Revenue Service,  
 U.S. Attorneys Office, 970 Broad Street, Suite 700, Newark, NJ 07102-2535  
 cr EDI: RECOVERYCORP.COM Aug 06 2020 03:43:00  
 Orion c/o Recovery Management Systems Corporation, Ramesh Singh, 25 SE 2nd Avenue,  
 Suite 1120, Miami, FL 33131-1605  
 cr +EDI: BL-TOYOTA.COM Aug 06 2020 03:43:00 Toyota Motor Credit Corporation,  
 Attn Becket & Lee, LLP, PO Box 3001 Dept., Malvern, PA 19355-0701  
 515312054 +E-mail/Text: bncmail@w-legal.com Aug 06 2020 00:29:48 CERASTES, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 515257797 EDI: FLDEPREV.COM Aug 06 2020 03:43:00 Florida Dept of Revenue,  
 General Tax Admin Tallahassee Central Se, PO Box 6417, Tallahassee, FL 32314-6417  
 515269397 EDI: RECOVERYCORP.COM Aug 06 2020 03:43:00 Orion, c/o of Recovery Management Systems Corp,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 515257799 E-mail/Text: egssupportservices@alorica.com Aug 06 2020 00:29:49 Progressive Insurance,  
 c/o NCO Financial Systems Inc, 507 Prudential Rd, Horsham, PA 19044-2308  
 515257804 EDI: TFSR.COM Aug 06 2020 03:43:00 Toyota Financial Services, PO Box 5855,  
 Carol Stream, IL 60197-5855  
 515265271 EDI: TFSR.COM Aug 06 2020 03:43:00 Toyota Motor Credit Corporation, PO BOX 8026,  
 Cedar Rapids, Iowa 52408-8026

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515257798\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
 PHILADELPHIA PA 19101-7346  
 (address filed with court: IRS, 955 S Springfield Ave, Springfield, NJ 07081-3570)  
 518902639\* +RUBEN D. LOPEZ, 54 LODI STREET, #2A, HACKENSACK, NJ 07601-5385

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 07, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 20

Date Rcvd: Aug 05, 2020

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Toyota Motor Credit Corporation  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service)  
eamonn.ohagan@usdoj.gov  
Marie-Ann Greenberg magecf@magtrustee.com  
Robert L. Sweeney on behalf of Debtor Ruben D. Lopez rsweeneylaw@aol.com,  
G6120@notify.cincompass.com

TOTAL: 4